

From: "Leonard Hardy Jr." <LJHardy@fuse.net> on 10/01/2007 12:45:05 PM

Subject: Truth in Lending

I have three credit cards and an excellent payment history, yet my rates keep going up. I have requested and been granted rollbacks of the rates which soon begin creeping up again. The issuers should not be able to continuously be able to restructure the ageement to their advantage whenever they feel like it.

Thanking you in advance, Leonard Hardy